

In re:  
Punita Verma  
Debtor

Case No. 25-11053-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Jul 24, 2025

User: admin  
Form ID: 155

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2025:

Recip ID	Recipient Name and Address
db	+ Punita Verma, 4476 Cottonwood Drive, Nazareth, PA 18064-8678
14988567	Farmers Insurance FCU, PO Box 2723, Torrance, CA 90509-2723
14988568	+ Farmers Insurance FCU, 2255 N Ontario St Ste 32, Burbank, CA 91504-3187
14988575	++ PEOPLE FIRST FEDERAL CREDIT UNION, 2141 DOWNYFLAKE LN, ALLENTOWN PA 18103-4799 address filed with court; People First FCU, 2141 Downyflake Lane, Allentown, PA 18103-4774
14988574	People First, PO Box 119, Allentown, PA 18105-0119
14995954	+ People First Federal Credit Union, 740 Hamilton St Suite 300, Allentown, PA 18101-2474
14988583	+ WFBNA Auto, PO Box 71092, Charlotte, NC 28272-1092
14988581	WebBank/OneMain/Fis, PO Box 31535TA-74, Tampa, FL 33631

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14988559	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 25 2025 00:32:00	Apple Card - GS Bank USA, Goldman Sachs Bank, Lockbox 6112 PO Box 7247, Philadelphia, PA 19170-6112
14988560	Email/Text: BarclaysBankDelaware@tsico.com	Jul 25 2025 00:32:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
14988561	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 25 2025 00:36:53	Capital One, PO Box 71087, Charlotte, NC 28272-1087
14988562	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 25 2025 00:35:27	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14988563	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 25 2025 00:32:00	Comenity - Victoria's Secret, PO Box 650972, Dallas, TX 75265-0972
14988564	Email/PDF: creditonebknofications@resurgent.com	Jul 25 2025 00:36:04	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14988565	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 25 2025 00:33:00	Dept of Ed/Nelnet, PO Box 82561, Lincoln, NE 68501-2561
14988566	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 25 2025 00:33:00	Dept of Ed/Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
14997707	+ Email/Text: lossmitigation@figfcu.org	Jul 25 2025 00:32:00	Farmers Insurance Federal Credit Union, 2255 N Ontario Street, Suite 320, Burbank, CA 91504-3191
15006497	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 25 2025 00:33:00	Jefferson Capital Systems LLC, PO BOX 7999, St. Cloud, MN 56302-9617
15005323	Email/PDF: resurgentbknofications@resurgent.com	Jul 25 2025 00:36:04	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14988569	+ Email/PDF: cbp@omf.com		

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		Jul 25 2025 00:36:57	OneMain, PO Box 70912, Charlotte, NC 28272-0912
14988570	Email/PDF: cbp@omf.com	Jul 25 2025 00:35:32	OneMain Financial, PO Box 981037, Boston, MA 02298-1037
14991635	^ MEBN	Jul 25 2025 00:26:52	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
15011309	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 25 2025 00:36:05	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
14988573	Email/PDF: ebnotices@pnmac.com	Jul 25 2025 01:06:15	PennyMac Loan Services, Attn: Correspondence Unit, PO Box 950002, Fort Worth, TX 76155-9802
14988571	Email/PDF: ebnotices@pnmac.com	Jul 25 2025 00:36:51	PennyMac Loan Services, Attn: Correspondence Unit, PO Box 514387, Los Angeles, CA 90051-4387
14988572	+ Email/PDF: ebnotices@pnmac.com	Jul 25 2025 00:35:27	PennyMac Loan Services, 6101 Condor Drive Ste 200, Moorpark, CA 93021-2602
15011391	+ Email/PDF: ebnotices@pnmac.com	Jul 25 2025 00:35:35	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
15009405	Email/Text: bnc-quantum@quantum3group.com	Jul 25 2025 00:32:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14988577	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 25 2025 00:49:27	SYNCB/Sams Club, P.O. Box 965005, Orlando, FL 32896-5005
14988576	Email/PDF: ais.sync.ebn@aisinfo.com	Jul 25 2025 00:36:54	SYNCB/Sams Club, PO Box 71727, Philadelphia, PA 19176-1727
14988578	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 25 2025 00:36:52	SYNCB/TJX Co, PO Box 71737, Philadelphia, PA 19176-1737
14988580	Email/Text: bncmail@w-legal.com	Jul 25 2025 00:32:00	TD Bank USA/Target Credit, PO Box 673, Minneapolis, MN 55440-0673
14988579	Email/Text: bncmail@w-legal.com	Jul 25 2025 00:32:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
14993601	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jul 25 2025 00:33:00	U.S. Department of Education c/o Nelnet, 121 South 13th Street, LINCOLN, NE 68508-1904
14988582	Email/PDF: Bankruptcynoticesauto@wellsfargo.com	Jul 25 2025 00:50:01	Wells Fargo Auto, PO Box 17900, Denver, CO 80217-0900
14998112	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com	Jul 25 2025 00:48:54	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains**

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the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
VINCENT RUBINO	on behalf of Debtor Punita Verma vrubino@newmanwilliams.com mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;EAP-VR@outlook.com

TOTAL: 4

Form 155 (2/24)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Punita Verma	)	Case No. 25-11053-pmm
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

**ORDER CONFIRMING PLAN UNDER CHAPTER 13**

**AND NOW**, upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

**A.** a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

**B.** the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

**C.** any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

**WHEREFORE**, it is **ORDERED** that the plan is **CONFIRMED**.

Date: July 24, 2025

For The Court

Patricia M. Mayer  
Judge, United States Bankruptcy Court